

Date :

To
The Branch Manager
HDFC Bank
[_____]

Sub: Housing Loan Account Number _____

I /We _____ had availed a loan of Rs. _____ ("the said Loan") for purchase of Unit no. _____ located at _____ ("the said Property") in the project _____ [project name], being developed by _____ [name of the developer] (referred to as "the Developer").

. The said Loan is secured by security interest on the said Property.

In this regard I / we hereby declare and affirm as under:-

- 1) That the said Loan has been availed by me/us for purchase of the said Property for my/our own residential purpose;
- 2) That based on my/our representation, HDFC Bank has categorized and classified the said Loan as a Housing Loan;
- 3) That purchase of the said Property is purely a sale and purchase transaction between myself/ourselves and the Developer and there is no arrangement of any nature whatsoever by and between me/us and the Developer with regard to the said Property and /or any interest therein;
- 4) That I /we shall not deal with the said Property in any manner whatsoever, including but not limited to any sale and purchase back arrangement and/or cash back arrangement with the Developer or such other party without specific written permission from HDFC Bank;
- 5) That my/our own contribution amounting to Rs. _____ being my/our equity in the said Property has been contributed from my/our own income / receipts and the same is not proceeds of any act which is not legitimate under any law as applicable in this regard.

I/we agree and understand that this is a good faith Declaration/Undertaking and at the strength of this, HDFC Bank has sanctioned and agreed to disburse the said Loan under its classification as a Housing Loan. In case of any reclassification resulting into extra provisioning effectuated on account of this Declaration/Undertaking being false or proven to be false, I/We shall make good all the loss to HDFC Bank, including but not limited to the amount of increased capital cost and missed business opportunity on account of capital lock.